

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999

Item	Total 35-44	Northeast	Midwest	South	West
Number of consumer units (in thousands)	24,323	4,715	5,698	8,279	5,630
Consumer unit characteristics:					
Income before taxes ¹	\$52,216	\$57,356	\$52,045	\$47,356	\$55,035
Income after taxes ¹	48,167	53,748	48,253	43,998	49,482
Age of reference person	39.5	39.5	39.5	39.5	39.6
Average number in consumer unit:					
Persons	3.2	3.2	3.3	3.2	3.3
Children under 18	1.3	1.3	1.4	1.3	1.4
Persons 65 and over	(²)	(²)	(²)	(²)	(²)
Earners	1.7	1.7	1.8	1.7	1.7
Vehicles	2.2	1.9	2.4	2.2	2.1
Percent distribution:					
Sex of reference person:					
Male	59	59	63	55	59
Female	41	41	37	45	41
Housing tenure:					
Homeowner	68	66	73	70	60
With mortgage	56	56	60	54	53
Without mortgage	12	10	14	16	7
Renter	32	34	27	30	40
Race of reference person:					
Black	13	14	11	20	6
White and other	87	86	89	80	94
Education of reference person:					
Elementary (1-8)	3	3	2	3	5
High school (9-12)	38	39	41	41	30
College	59	58	58	56	64
Never attended and other	(³)	(⁴)	(³)	(³)	(³)
At least one vehicle owned or leased	91	85	93	92	93
Average annual expenditures	\$42,466	\$44,243	\$42,454	\$38,323	\$47,153
Food	5,931	6,278	6,048	5,457	6,247
Food at home	3,425	3,584	3,431	3,203	3,629
Cereals and bakery products	541	591	553	496	556
Cereals and cereal products	199	221	200	182	206
Bakery products	342	370	353	315	350
Meats, poultry, fish, and eggs	881	929	843	889	864
Beef	265	273	284	261	244
Pork	178	164	186	195	156
Other meats	115	131	122	113	95
Poultry	167	189	139	159	189
Fish and seafood	119	135	81	125	134
Eggs	37	37	31	36	45
Dairy products	392	437	393	348	420
Fresh milk and cream	156	164	163	144	162
Other dairy products	235	273	230	204	258
Fruits and vegetables	546	628	516	478	613
Fresh fruits	165	197	161	130	198
Fresh vegetables	160	181	141	144	185
Processed fruits	123	146	119	107	131
Processed vegetables	98	104	95	97	99

See footnotes at end of table.

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other food at home	\$1,066	\$1,000	\$1,126	\$991	\$1,177
Sugar and other sweets	133	133	141	118	151
Fats and oils	92	86	91	94	96
Miscellaneous foods	496	448	542	463	543
Nonalcoholic beverages	294	285	300	278	320
Food prepared by consumer unit on out-of-town trips	51	49	52	39	68
Food away from home	2,505	2,694	2,617	2,254	2,618
Alcoholic beverages	356	391	388	280	412
Housing	14,161	16,059	13,608	11,832	16,572
Shelter	8,504	10,177	7,811	6,574	10,642
Owned dwellings	6,033	7,325	5,953	4,600	7,142
Mortgage interest and charges	3,999	4,491	3,765	3,120	5,115
Property taxes	1,229	1,961	1,380	817	1,069
Maintenance, repairs, insurance, other expenses	806	872	808	663	958
Rented dwellings	2,077	2,437	1,479	1,617	3,056
Other lodging	393	415	379	357	443
Utilities, fuels, and public services	2,637	2,615	2,738	2,724	2,426
Natural gas	296	357	439	167	288
Electricity	994	914	937	1,223	781
Fuel oil and other fuels	78	204	78	41	29
Telephone services	949	921	956	956	954
Water and other public services	320	219	328	337	373
Household operations	778	774	779	661	955
Personal services	471	471	525	378	554
Other household expenses	308	304	254	283	401
Housekeeping supplies	576	600	643	500	608
Laundry and cleaning supplies	144	118	168	138	151
Other household products	285	309	304	257	288
Postage and stationery	148	174	170	105	169
Household furnishings and equipment	1,665	1,893	1,638	1,374	1,941
Household textiles	110	123	108	84	143
Furniture	434	496	389	364	531
Floor coverings	54	48	55	55	56
Major appliances	194	254	188	173	180
Small appliances, miscellaneous housewares	90	95	85	73	118
Miscellaneous household equipment	783	877	814	625	914
Apparel and services	2,122	2,197	2,071	2,016	2,272
Men and boys	535	524	556	528	535
Men, 16 and over	359	338	365	352	381
Boys, 2 to 15	176	186	191	176	154
Women and girls	809	789	821	750	905
Women, 16 and over	607	574	582	574	714
Girls, 2 to 15	202	215	239	176	191
Children under 2	86	92	82	82	91
Footwear	385	419	357	366	416
Other apparel products and services	306	373	256	291	325
Transportation	7,957	7,373	7,969	7,972	8,412
Vehicle purchases (net outlay)	3,755	3,149	3,744	4,079	3,799
Cars and trucks, new	1,750	1,794	1,374	2,061	1,634
Cars and trucks, used	1,974	1,340	2,365	1,958	2,135
Other vehicles	31	515	54	60	530
Gasoline and motor oil	1,231	1,094	1,273	1,256	1,267

See footnotes at end of table.

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Other vehicle expenses	\$2,569	\$2,530	\$2,614	\$2,363	\$2,857
Vehicle finance charges	394	281	429	454	363
Maintenance and repairs	747	645	726	727	880
Vehicle insurance	811	857	786	767	861
Vehicle rental, leases, licenses, other charges	618	747	672	414	753
Public transportation	402	601	339	274	488
Health care	1,660	1,469	1,719	1,707	1,693
Health insurance	768	690	796	802	756
Medical services	544	477	538	568	570
Drugs	247	206	271	247	260
Medical supplies	101	96	114	90	107
Entertainment	2,266	2,251	2,524	1,859	2,623
Fees and admissions	526	626	532	418	597
Television, radios, sound equipment	705	755	713	648	739
Pets, toys, and playground equipment	438	445	514	389	432
Other entertainment supplies, equipment, and services	596	425	765	404	856
Personal care products and services	453	466	405	436	517
Reading	159	195	171	121	174
Education	617	693	617	552	650
Tobacco products and smoking supplies	357	365	460	367	232
Miscellaneous	959	980	997	833	1,094
Cash contributions	1,032	954	999	1,029	1,135
Personal insurance and pensions	4,435	4,573	4,477	3,862	5,121
Life and other personal insurance	424	421	424	443	397
Pensions and Social Security	4,012	4,152	4,053	3,418	4,725
Sources of income and personal taxes: ¹					
Money income before taxes	52,216	57,356	52,045	47,356	55,035
Wages and salaries	47,066	53,226	46,307	43,098	48,462
Self-employment income	2,991	2,180	3,437	2,062	4,437
Social Security, private and government retirement	619	546	623	775	460
Interest, dividends, rental income, other property income	354	348	285	387	381
Unemployment and workers' compensation, veterans' benefits	204	281	222	131	228
Public assistance, supplemental security income, food stamps	353	260	372	309	465
Regular contributions for support	385	358	318	483	334
Other income	245	157	481	111	270
Personal taxes	4,049	3,608	3,792	3,358	5,554
Federal income taxes	3,085	2,498	2,710	2,725	4,366
State and local income taxes	814	823	981	508	1,062
Other taxes	150	287	101	125	125
Income after taxes	48,167	53,748	48,253	43,998	49,482

See footnotes at end of table.

Table 3820. Consumer units with reference person age 35 to 44 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1998-1999 — Continued

Item	Total 35-44	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities	- \$1,872	- \$3,757	- \$2,135	- \$1,539	- \$518
Net change in total assets	9,315	9,205	7,398	7,027	14,713
Net change in total liabilities	11,187	12,962	9,533	8,566	15,231
Other financial information:					
Other money receipts	266	199	195	255	409
Mortgage principal paid on owned property	-1,578	-1,892	-1,724	-1,204	-1,719
Estimated market value of owned home	90,892	102,884	88,321	70,112	114,009
Estimated monthly rental value of owned home ..	646	756	640	547	707
Gifts of goods and services	921	1,022	874	814	1,046
Food	53	63	57	30	75
Housing	264	294	235	225	330
Housekeeping supplies	54	60	50	36	79
Household textiles	9	5	13	10	8
Appliances and miscellaneous					
housewares	25	40	21	14	34
Major appliances	8	18	7	1	9
Small appliances and miscellaneous					
housewares	18	23	14	13	24
Miscellaneous household equipment	63	88	66	45	65
Other housing	113	101	85	119	144
Apparel and services	203	221	209	187	207
Males, 2 and over	45	31	63	45	40
Females, 2 and over	74	95	60	67	79
Children under 2	40	50	42	36	34
Other apparel products and services	45	46	43	39	53
Jewelry and watches	20	17	16	15	33
All other apparel products and services	25	29	27	25	20
Transportation	52	30	60	34	90
Health care	22	7	13	35	24
Entertainment	80	107	93	63	68
Toys, games, hobbies, and tricycles	27	35	31	22	23
Other entertainment	53	72	63	41	45
Education	113	147	76	127	102
All other gifts	133	152	130	113	150

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.
n.a. Not applicable.